

10/23/12 11:57:55
OK T BK 3,523 PG 763
DESO TO COUNTY, MS
W.E. DAVIS, CH CLERK

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by

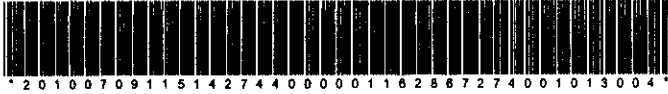
Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5094972
Loan Number: 162867274
Borrower: TRAVIS BLACKMON

Project ID: 13034

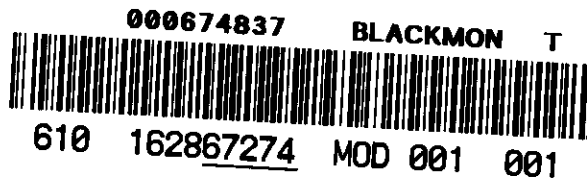
Original Loan Amount: \$141,775.00
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'



Recording Requested by
BAC Home Loans Servicing, LP
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 0651628672747105A



Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 9, 2010 between Travis Blackmon (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated June 29, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 7143 Willow Point Drive, Horn Lake, MS 38637.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of One Hundred Fifty Five Thousand, Two Hundred Fifty Six Dollars And Fifty Seven Cents, (U.S. Dollars) (\$155,256.57). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2040.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

SIGNED AND ACCEPTED THIS 15th DAY OF JULY 2010
BY

Travis Blackmon
Travis Blackmon

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ~~MISSISSIPPI~~ MISSISSIPPI, County of SHELBY On this 15th day of JULY, 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

TRAVIS BLACKMON

known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that HE executed the same.

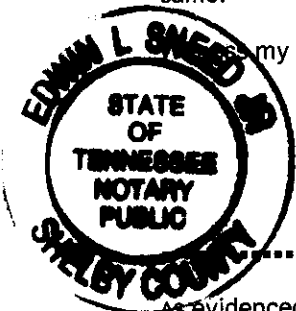
my hand and official seal.

Signature

Name (typed or printed)

My commission Expires February 23, 2011

My commission expires: **February 23, 2011**



As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature

Dated: _____

Co-Owner(s) Name (typed or printed)

STATE OF _____

COUNTY OF _____

On _____ before me, _____

Notary Public, personally appeared _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

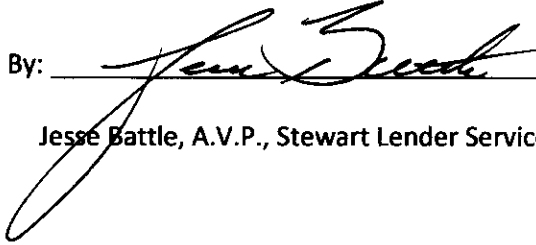
Signature _____

DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Stewart Lender Services, Inc., its attorney in fact

By: 
Jesse Battle, A.V.P., Stewart Lender Services, Inc.

9/19/12
Date

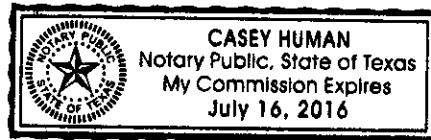
STATE OF TEXAS

COUNTY OF HARRIS

On September 19, 2012 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Jesse Battle, A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature 
Casey Human



My commission expires: July 16, 2016

Order ID: 5094972

Loan Number: 162867274

Property Address: 7143 WILLOW POINT DRIVE, HORN LAKE, MS 38637



EXHIBIT A

LOT 10, PHASE I, WILLOW POINT PLANNED DEVELOPMENT, SITUATED IN SECTION 30, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 102, PAGE 25, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Recording Requested by/After Recording Return To:

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

Order ID: 5094972
Loan Number: 162867274

Project ID: 13034

EXHIBIT B

Borrower Name: TRAVIS BLACKMON
Property Address: 7143 WILLOW POINT DRIVE, HORN LAKE, MS 38637

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 07/05/2007 as Instrument/Document Number: 807186, and/or Book/Liber Number: 2749 at Page Number: 340 in the real records of DESOTO County, State of MS.

Additional County Requirements:
Original Loan Amount: \$141,775.00

